



EMPLOYEE BENEFITS
ADMINISTRATION & MANAGEMENT

Return Mail Processing
PO Box 999
Suwanee, GA 30024

October 22, 2021

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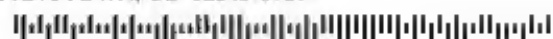
SAMPLE A. SAMPLE - L01

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



NOTICE OF DATA BREACH

Dear Sample A. Sample:

Employee Benefits Administration & Management ("EBA&M") is writing on behalf of JWCH Institute, Inc. ("JWCH") to inform you of a recent data security event that involves some of your personal information. EBA&M has your information as we provide third-party administrative services to your employer for its self-funded health plan. Although there is no indication your information is at significant risk, we take this event seriously and are providing you with information about the incident and what we know so far.

What Happened? On August 16, 2021, EBA&M learned that one of its employees inadvertently uploaded a data file to a publicly-accessible website on June 4, 2021. Upon realizing this mistake, we immediately launched an investigation to determine the nature and scope of the incident. We determined that the file was publicly accessible from June 4, 2021, until August 16, 2021. Upon reviewing the file we determined your personal information was impacted.

What Information Was Involved? Although we do not have any indication of misuse of your personal information at this time, we are providing this notification to you out of an abundance of caution. The information involved includes the following: name, address, Social Security number, and date of birth.

What We Are Doing. The security of information in our care is among our highest priorities. At this time, we do not have any knowledge of actual or attempted misuse of the exposed information. However, we are notifying you so that you may take further steps to best protect yourself. We are reviewing our policies and procedures relating to data management and security, and implementing additional training and education to our employees to reduce the risk of similar future incidents.

What You Can Do. We encourage you to review the enclosed *Steps You Can Take To Protect Personal Information* for additional steps you may take and information on what you can do to better protect against the possibility of identity theft and fraud, should you feel it is appropriate to do so. We also encourage you to enroll in the complimentary credit monitoring services we are offering you.

For More Information. If you have questions about this letter, please call (888) 397-0088 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number B019989.

EBA&M sincerely apologizes for any inconvenience or frustration this may have caused.

Sincerely,

Matt DeWolf
Director of Business Development

Steps You Can Take To Protect Personal Information

Enroll in Credit Monitoring

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for twelve months.

This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by January 31, 2022** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: [**https://www.experianidworks.com/credit**](https://www.experianidworks.com/credit)
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (888) 397-0088 by **January 31, 2022**. Be prepared to provide engagement number **B019989** as proof of eligibility for the Identity Restoration services by Experian.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.